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County Prosecutors' Offices Criminal Case Summaries

Atlantic County Prosecutor's Office

State v. Robert Stanton

After pleading guilty on June 28, 2002, to charges of theft by deception, conspiracy and falsification of records, Robert Stanton was sentenced to two years probation and ordered to make restitution to the First Trenton Indemnity Insurance Company. Stanton had falsely reported his car stolen on May 19, 1999, and filed a fraudulent insurance claim with First Trenton. The fraud was discovered after the allegedly stolen vehicle was involved in an automobile accident in Philadelphia, Pennsylvania. First Trenton's examination of the vehicle revealed that both the ignition key and the remote were with the vehicle at the time of the accident and that there had been no damage to the steering column or forced entry to the vehicle. Stanton admitted that he had given the vehicle to a female named "Dasia" so that she could dispose of it for him. Dasia was later identified as Linda Hick-Jones who, after being charged in June of 2001, failed to appear in court and became a fugitive from justice. She was finally arrested on May 22, 2003 and pled guilty to conspiracy on July 28, 2003.

State v. Charles Snively

On March 7, 2003, Charles Snively was sentenced to three years of probation and payment of restitution to the Prudential Insurance Company after pleading guilty to burning his car to collect on his insurance policy. Snively had reported his car stolen in November of 2002 and filed a claim with Prudential. Investigation triggered by a tip from a concerned citizen revealed that

Snively had conspired with four others, Steven Berenato, Lauren Hyson, Phillip Ford and William O'Mally, to commit the fraud. Snively's car was ultimately found burned and dumped in sand pits located in Hammonton, New Jersey. His co-conspirators also pled guilty to charges of conspiracy to commit arson and received sentences ranging from two to five years of probation.

State v. Richard White

On September 26, 2003, Richard White was charged with theft by deception for allegedly failing to report income to the New Jersey State Pharmaceutical Assistance to the Aged and Disabled (PAAD) Program. According to PAAD, White allegedly received over \$45,000 in benefits to which he was not entitled because he failed to report income from a tenant of a rental property he owned.

State v. Frank Martini

On August 11, 2003, Frank Martini was charged with attempted theft for allegedly falsely reporting that he had been robbed at the Tropicana Hotel and Casino on July 7, 2003. After conducting an initial investigation of Martini's claim, the Tropicana referred the matter to the County Prosecutor's Office.

Bergen County Prosecutor's Office

State v. Michael Hlavaty

On September 29, 2003, Michael Hlavaty pled guilty to attempted theft by deception for falsely reporting that his 1994 Acura Integra had been stolen from the Loews Movie Theater in Ridgefield Park, New Jersey. The charges emanated from a cooperative investigation between Ridgefield Park Police Department and the Bergen County Prosecutor's Insurance Fraud Squad. Hlavaty is awaiting sentencing.

State v. Daniel Henriques, Helder Bronco, and Tomasco Piccirillo

On April 28, 2003, Daniel Henriques and Helder Bronco pled guilty to theft by deception for defrauding G.E. Auto Insurance of \$70,000. Tomasco Piccirillo had reported that his 2001 Mercedes Benz SL500 was stolen from Fairview, New Jersey, when, in actuality, Henriques and Bronco had taken the vehicle with Piccirillo's knowledge. This joint investigation between the Bergen County Sheriff's Department and the Bergen County Prosecutor's Office ultimately resulted in the apprehension of both Bronco and Henriques for their roles in the purported motor vehicle theft. Piccirillo, who was also charged, did not plead guilty and is pending trial.

State v. Joann McGrady a/k/a Joanne Schmidt

On December 20, 2002, Joann McGrady, otherwise known as Joanne Schmidt, pled guilty to insurance fraud in a scheme to divert Medicare payments from Dr. Manoucher Katebian to her own bank account. On March 7, 2003, Joann McGrady was sentenced to serve five years in New Jersey State prison, where she currently resides.

Burlington County Prosecutor's Office

State v. Jerri L. Green

On August 11, 2003, Jerri L. Green pled guilty to health care claims fraud for using her Horizon/Mercy prescription card to fraudulently pay for prescription drugs for which she had submitted a phony script.

State v. Cheryl Anderson-Morris

On July 8, 2003, Cheryl Anderson-Morris was indicted for attempted theft by deception for allegedly filing a fraudulent insurance claim with New Jersey Manufacturers Insurance Company for the theft of her 1998 Oldsmobile Intrigue on January 4, 2003. Anderson-Morris reported to police that she had parked her car on January 3, 2003 and that the last time she saw the vehicle was the following day on January 4, 2003. The State intends to prove at trial that the vehicle was torched with an accelerant in Philadelphia on January 3, 2003, prior to the time that Anderson-Morris claims to have last seen her car.



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***State v.
Patrick Nelson
a/k/a Michael Nelson***

On July 22, 2003, Patrick Nelson was sentenced to two years probation conditioned upon serving 180 days in the county jail for committing health care claims fraud and obtaining controlled dangerous substances by fraud. Nelson fraudulently obtained prescription drugs from pharmacies and paid for them by using other people's names and prescription cards.

Camden County Prosecutor's Office

***State v.
Jeffrey Riendeau***

On January 17, 2003, Jeffrey Riendeau of Blackwood, New Jersey, was sentenced on charges of attempted theft by deception for having his 2000 Toyota Tacoma burned in order to collect on his insurance policy. He was sentenced to five years probation conditioned upon serving 364 days in the county jail's work release program. Because he was caught before receiving payment on his claim to Allstate, Riendeau was not required to make restitution, but he was required to continue making his car payments to Toyota Financial. Both of his co-defendants were previously sentenced to serve three years in State prison.

***State v.
Garlin Holmes
and Karen Holmes***

On September 8, 2003, Garlin Holmes and his mother, Karen Holmes, pled guilty after being indicted in a scheme in which Garlin pretended to be someone else in order to obtain insurance coverage, and then used that identity to report a 2001 SUV as stolen.

Both defendants testified in an Examination Under Oath (EUO), a proceeding sometimes required by insurance companies to obtain claimants' facts under oath. At the EUO, Garlin Holmes continued his impersonation. Despite his earlier insistence that he was someone other than himself, Garlin Holmes ultimately was sentenced to three years probation and 150 hours of community service on a conviction for conspiracy, while his mother, Karen Holmes, was admitted into the PTI Program. The insurer, First Trenton, had denied the claim after an investigation by its Special Investigation Unit (SIU).

***State v.
Natalee Jackson
and Kenneth Jackson***

On September 17, 2003, Natalee Jackson and her husband, Kenneth Jackson, entered guilty pleas in a case involving the theft of \$320,000 in insurance proceeds from Mrs. Jackson's former employer, Pennsauken MRI. Natalee Jackson had been employed in the billing department of Pennsauken MRI from July of 2001 through February of 2003, when a local attorney notified Pennsauken MRI that a check written to the company for services rendered had been deposited into the wrong account. After a joint investigation by the Pennsauken Police Department and the Camden County Prosecutor's Insurance Fraud Unit, it was determined that additional insurance checks drafted to Pennsauken MRI, and totaling approximately \$320,000, had been deposited by Mrs. Jackson into the business account of Family Auto & Truck Parts, Inc., a business run by Mrs. Jackson and her husband, Kenneth. Commerce Bank, which was required to reimburse Pennsauken MRI for most of the stolen funds, had sustained substantial losses as a result of the theft committed by the Jacksons. Natalee Jackson's plea

agreement includes a six year prison term. Her husband Kenneth, who also pled guilty in the theft scheme, admitted to taking \$46,000 of the stolen funds for his own use, and is expected to receive a term of probation. Both Jacksons will also be required to make restitution to Pennsauken MRI and Commerce Bank.

State v.

Thomas Bell

On September 24, 2003, Thomas Bell pled guilty to identity theft for obtaining treatment at various State and local medical facilities using the name and birthdate of an acquaintance so that Medicaid would pay for his treatment. The total theft exceeded \$13,000. In accordance with his plea agreement, Bell has agreed to serve a term of 364 days in the county jail as a condition of probation and to make restitution to, and sign civil judgments in favor of, the two medical providers which were denied Medicaid reimbursement when Bell's scam was uncovered.

Cape May County Prosecutor's Office

State v.

Michael Quinn

On April 8, 2003, Michael Quinn, president of Quinn-Woodbine, Inc., was indicted on two counts of theft by deception for allegedly taking deductions from employees each week for health insurance and using the funds to satisfy other obligations of his business, which left the employees without health insurance from August of 2000 to February of 2001.

State v.

Ed Camp

On July 1, 2003, Ed Camp was indicted on charges of theft by deception and filing a false police report for allegedly damaging his own motorcycle in order to collect insurance proceeds under his policy. Before he was charged, he had collected over \$5,800 from his insurance company.

State v.

John McHugh

On October 19, 2002, John McHugh was charged with theft by deception and filing a false police report for falsely reporting his boat stolen in Cape May County while he stored it at the house of a friend in Pennsylvania. On May 8, 2003, he was sentenced to five years probation and required to make restitution in the amount of \$23,695.

Essex County Prosecutor's Office

State v.

Enma Lopez,

**Vincente Condor, Juan Mazorra,
and Marco Sanchez**

On October 28, 2003, an Essex County Grand Jury returned an indictment charging Enma Lopez, Vincente Condor, Juan Mazorra, and Marco Sanchez with arson for hire, aggravated arson, conspiracy, and attempted theft by deception. The charges stem from the June 14, 2003 arrest of Juan Mazorra and Marcos Sanchez as they allegedly attempted to burn a 1999 Toyota Corolla belonging to Enma Lopez in the City of Newark. At trial, the State intends to prove the involvement of Lopez in the scheme. Lopez is also alleged to have made a false claim against State Farm Insurance Company.



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***State v.
Santos Roman
and Syhan Roman***

On June 6, 2003, Santos Roman was sentenced to a three year prison term for his role in burning a 2000 Toyota Camry leased by his co-defendant, Syhan Roman. Both were indicted on December 17, 2002 on charges of aggravated arson, conspiracy, and theft by deception from Liberty Mutual Insurance Company in connection with the burning of the car. Syhan Roman was admitted into PTI on May 5, 2003 in consideration for her cooperation in the investigation.

***State v.
Raffaele Arcidiacono,
Ximena Arcidiacono,
Samuel Gonzalez
and Ronny Ortiz***

On March 18, 2003, Raffaele Arcidiacono, Ximena Arcidiacono, Samuel Gonzalez, and Ronny Ortiz were indicted on charges of arson for hire, aggravated arson, conspiracy, and theft by deception from State Farm Insurance Company for torching a 2001 Chrysler LHS on September 9, 2002 in the City of East Orange. The vehicle was originally reported stolen out of Kearny, New Jersey. Samuel Gonzalez pled guilty and was sentenced on October 3, 2003 to serve three years in State prison. Raffaele Arcidiacono, Ximena Arcidiacono, and Ronny Ortiz were accepted into PTI for their cooperation in the case.

***State v.
Sonia Lizardi***

On April 15, 2003, Sonia Lizardi was indicted on charges of aggravated arson, conspiracy, and theft by deception. Lizardi allegedly falsely reported her 2000 Ford Focus stolen in Newark, New Jersey. The car was subsequently found burned. Lizardi, who made a

claim with her carrier, State Farm Insurance Company, gave a statement implicating herself and a second individual. The State intends to prove that the fire was deliberately set to the interior of the car and to rely upon the cooperation of Lizardi to secure an indictment of the other individual.

Gloucester County Prosecutor's Office

***State v.
Michael Ruggiero***

On April 17, 2003, Michael Ruggiero was indicted for attempted theft by deception and perjury for allegedly falsely reporting his 1994 Cadillac as having been stolen from a shopping center parking lot in Washington Township, New Jersey. The investigation revealed that the vehicle had been set ablaze in Philadelphia an hour before Ruggiero claimed to have parked it in New Jersey, and that the GM Vehicle Anti-Theft System, including the ignition, had not been defeated. Ruggiero subsequently was accepted into the PTI Program and agreed to pay a civil fine.

***State v.
Marcial Harrigan***

On November 7, 2003, Marcial Harrigan was sentenced to a jail term of nine months for knowingly displaying a fraudulent insurance identification card to a police officer during a police stop on Valentine's Day.

Hudson County Prosecutor's Office

State v.

**Oscar Acosta, Reynaldo Ayala,
Victor Hernandez, Jose Acosta,
Julio Madera and Angel Ciprian**

On May 27, 2003, Oscar Acosta and Reynaldo Ayala pled guilty to conspiracy to commit health care claims fraud. Oscar Acosta is presently serving time for another crime and has not yet been sentenced. Reynaldo Ayala was sentenced to five years probation and ordered to pay restitution of \$7,398. On September 5, 2003, Victor Hernandez pled guilty to health care claims fraud and was sentenced to five years probation and ordered to pay \$11,452 in restitution. Finally, on September 11, 2003, Jose Acosta pled guilty to health care claims fraud and was sentenced to five years probation and ordered to pay \$5,122 in restitution. Arrest warrants have been issued for two other defendants who fled to the Dominican Republic.

State v.

Kevin Dillon

Kevin Dillon pled guilty to forgery on June 11, 2003 and was sentenced to five years probation and ordered to pay restitution of \$16,141 to the State of New Jersey. Dillon admitted that he stole blank prescription pads from a doctor's office and forged them to obtain medication through Medicaid for his own personal use over a two year period.

State v.

**Eduard Draude, Jr.
and Eduard Draude, Sr.**

On April 22, 2003, Eduard Draude, Jr., pled guilty to theft by deception, and his father, Eduard Draude, Sr., pled guilty to conspiracy to commit

theft for the fraudulent disposal of a 2001 Acura Integra. The vehicle was recovered completely stripped and destroyed several days before it was falsely reported stolen. Father and son were admitted into PTI on June 23, 2003 and ordered to reimburse \$16,984 to the American Honda Finance Company.

State v.

**Jose Ramirez
and Heriberto Eric Rodriguez**

On May 14, 2003, Jose Ramirez pled guilty to attempted theft by deception, and on May 22, 2003, Heriberto Eric Rodriguez pled guilty to conspiracy to commit theft by deception. The alleged theft was reported when the vehicle was already in a police impound lot following the issuance of traffic summonses to a third party operator, who was unable to produce ownership or insurance documents when stopped by police. The attempted fraud was discovered by North Bergen police when they checked their databases for any recent police contact involving the vehicle after receiving the stolen vehicle report. The insurance claim was denied because the vehicle was "recovered." Both defendants were admitted into PTI on September 10, 2003. A third party is expected to be arrested shortly for his participation in the conspiracy.

State v.

Isaac Polan and Lidia Velez

On September 16, 2003, Isaac Polan and Lidia Velez pled guilty to Accusations charging theft by deception for fraudulently attempting to avoid monthly lease payments. Polan reported Velez' 2002 Toyota Avalon, which had been torched in New York City twelve hours before, as stolen from a K-Mart parking lot in North Bergen around noon the following day.



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Defendants are scheduled to be sentenced shortly and to be ordered to pay restitution of \$30,648 to the insurance company.

Mercer County Prosecutor's Office

State v. Anthony Klimeczak

On May 9, 2003, Anthony Klimeczak was indicted and charged with attempted theft by deception for allegedly submitting three suspicious insurance claims to the Harleysville Insurance Company totalling over \$50,000. Klimeczak would allegedly rent vehicles from various rental agencies, exchange them for crack cocaine, report them as stolen, and file phony insurance claims. Harleysville referred the case to the Mercer County Prosecutor's Insurance Fraud Unit because of the number of similar claims it received from Klimeczak in so short a time. The Unit located an associate of Klimeczak who allegedly witnessed some of the transactions.

State v. Ibrahim Farraj

On June 23, 2003, Ibrahim Farraj was sentenced to two years probation, payment of \$300 in restitution, and fifty hours of community service after pleading guilty to the sale of five fraudulent insurance identification cards to a confidential informant and an undercover Mercer County Prosecutor's Office Detective. The arrest of the defendant came after a six month investigation into simulated insurance cards displayed by various drivers to police officers in the Trenton area. When not making sandwiches at a deli owned by his family in Trenton, Farraj would type out insurance cards on a typewriter in the back of the deli

and sell them to customers. As a first time offender, Farraj would have normally qualified for entry into the PTI Program but was excluded because of the ongoing nature of his offense.

Monmouth County Prosecutor's Office

State v. Stephen Penalver and Faith Penalver

On September 5, 2003, Stephen Penalver was sentenced to serve a total of 11 years in State prison following his conviction after a May trial for arson and theft in connection with setting his mother's home on fire to collect insurance proceeds. For her part in the scheme, Penalver's mother, Faith Penalver, was sentenced to serve four years in State prison on arson and theft charges.

Morris County Prosecutor's Office

State v. Paul Wichman, M.D.

On October 24, 2003, Paul Wichman, M.D., an internist, was sentenced to serve a 45 day jail sentence in the Sheriff's Labor Assistance Program (SLAP), payment of a \$5,000 fine, reimbursement of \$600 in restitution to Aetna Insurance Company, and a six-month suspension of driving privileges. Wichman pled guilty to obtaining hydrocodone syrup, a Schedule III controlled dangerous substance, for his personal use by using someone else's name.

State v.

Muhammet Erdoganoglu

On September 12, 2003, Muhammet Erdoganoglu, a Turkish alien illegally in the United States, was sentenced on a charge of theft by deception to 30 days in jail and eighteen months probation for purchasing the identity of another person to fraudulently obtain a New Jersey driver's license and automobile insurance in the other person's name. The prosecution was the product of an investigation by the Allstate Insurance Company.

State v.

Wanda Reeves

and Clifton Baskerville

On September 23, 2003, Wanda Reeves and her boyfriend, Clifton Baskerville, were indicted for forgery, conspiracy and the theft of over \$118,000, for their respective roles in a scheme in which Reeves, a former employee of an insurance brokerage, allegedly had settlement checks mailed to herself and Baskerville from claims she fabricated.

State v.

Linda Toth

On November 14, 2003, Linda Toth, a former employee of a medical group, was sentenced on two counts of embezzling for funneling over \$18,000 in insurance payments, issued to the medical group, into her own account. Toth's sentence requires her to serve 45 days in the Sheriff's Labor Assistance Program (SLAP), two years probation and make full restitution.

State v.

Katherine Kelly

On September 10, 2003, Katherine Kelly was indicted for the crime of "Insurance Fraud" under the statute enacted in June of 2003, as well as on charges of theft, for alleg-

edly fraudulently filing for, and obtaining, unemployment insurance benefits. Kelly had also previously been indicted for the theft of Randolph Township school funds.

State v.

Suzanne Elsmore

On February 4, 2003, Suzanne Elsmore was indicted for theft and health care claims fraud. The indictment alleges that Elsmore fraudulently obtained Medicaid benefits in excess of \$3,000.

Ocean County Prosecutor's Office

State v.

Yong Jin Kim

On October 3, 2003, Yong Jin Kim was sentenced to serve a term of 364 days in the Ocean County Jail and agreed to pay a civil fine in the amount of \$100,000 after pleading guilty to health care claims fraud for running an illegal acupuncture practice for several years in Toms River, New Jersey, without holding the requisite license and despite the issuance of a civil injunction barring him from conducting such a practice without a license. Kim's continuing practice of acupuncture was investigated by undercover investigators from the Ocean County Prosecutor's Office and OIFP. His conviction for health care claims fraud was based upon his billing of various insurance companies for services which, without an acupuncture license, he was not permitted to provide or bill.

State v.

Michelle Zalta, et al.

The intentional arson of a leased 1998 Honda on April 8, 2002 in South Toms River resulted in the indictment of nine individuals for their alleged participation in a scheme to destroy the



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car and file an insurance claim so that the lessee, Michelle Zalta, could avoid penalty payments for excess mileage under the expiring lease. The fraud scheme was doomed from the start, however, when the car was discovered on fire in the South Toms River area at the same time that Zalta was falsely reporting to police in Eatontown that her car had just been stolen from the Eatontown Mall. Zalta eventually confessed to her involvement in the scheme as did the other participants. Zalta was sentenced to serve a term of probation and make full restitution, while others in the scheme received sentences ranging from probation and entry into the PTI Program to the imposition of substantial jail terms.

***State v.
Rick Demartini***

On August 14, 2003, a 1967 Cessna 182 was stolen from the Lakewood Municipal Airport. After a multiagency investigation involving the Ocean County Prosecutor's Office, the Lakewood Police Department, the Federal Aviation Administration, the Federal Bureau of Investigation, the Royal Canadian Mounted Police, and several out-of-state police departments, tracked the plane through Ontario, Canada, the plane was recovered on September 12, 2003 at the Springfield Municipal Airport in Minnesota. Rick Demartini was charged in Minnesota with theft and receiving stolen property, and is also likely to face theft charges in New Jersey, as

well as insurance fraud charges in Minnesota where Demartini allegedly lied about his ownership of the plane on an insurance application.

Passaic County Prosecutor's Office

***State v.
Charles Nisivoccia, D.C.,
and Craig Klein, D.C.***

On May 1, 2003, chiropractors, Charles Nisivoccia and Craig Klein, partners in a Clifton Chiropractic Office, pled guilty to using a "runner" and entered the county's PTI Program. The guilty pleas resulted from a six month investigation in 2001 when, over a four month period, the chiropractors paid a confidential informant \$900 for each of five patients who were referred to their office. Nisivoccia and Klein also agreed to each pay a civil fine of \$25,000.

***State v.
Timothy Seiger***

On August 11, 2003, Timothy Seiger pled guilty to an Accusation charging him with theft by deception. On March 3, 2003, Seiger reported his 1999 Ford Mustang stolen to the Totowa police. Seiger told the Totowa police that he had driven his car to work at 6:15 in the morning and discovered it missing after work at approximately 4:30 p.m. The Paterson Fire Department, however, had recovered the vehicle the day before, on Sunday, after the car had been involved in a fire. In his plea, Seiger admitted that the car had not been stolen. Seiger was admitted into the PTI Program and agreed to pay \$11,695 to the Onyx Acceptance Corporation.

State v.

Diana Heinzelman

On March 11, 2003, Diana Heinzelman was indicted on charges of theft by deception and false swearing. On June 18, 2002, Heinzelman reported her leased 1999 Toyota Rav4 stolen to the Paterson police. The vehicle was recovered eight days later in New York City. Investigation of Heinzelman's insurance claim revealed that Heinzelman lied about the mileage on the vehicle and failed to report prior damage to the vehicle. On May 5, 2003, Heinzelman pled guilty to theft by deception, entered the PTI Program and agreed to pay \$6,620 in restitution to Toyota Motor Credit.

State v.

Rafael Perez, Luz Vargas and Vinicio Vargas

On June 3, 2003, Rafael Perez, Luz Vargas, and Vinicio Vargas were indicted on charges of health care claims fraud and theft by deception stemming from a car accident that occurred in Passaic on June 23, 2001. The accident involved two vehicles, including one which was parked and unoccupied. Before the police responded, the Vargases and

Perez "jumped" into the parked vehicle claiming they were injured in the accident, and subsequently sought treatment for their "injuries." On September 8, 2003, Luz and Vinicio Vargas pled guilty to the health care claims fraud and theft by deception charges. Both were accepted into PTI. A bench warrant was issued for Rafael Perez.

***Salem County
Prosecutor's Office***

State v.

Rachel Cantie

On October 1, 2003, Rachel Cantie was charged with forgery, fraud and the falsification of records for allegedly stealing the identity of another woman by fraudulently obtaining the other woman's name, Social Security number, date of birth and birth certificate without the other woman's knowledge or consent. Cantie perfected the identity theft by allegedly using the stolen information to obtain a New Jersey driver's license with her own photo at the local office of the Division of Motor Vehicles in Bridgeton, Cumberland County. Cantie then allegedly used the stolen identity to open a bank account in the victim's name in a neighboring county in March of 2002. Further investigation revealed that Cantie had also apparently opened numerous other bank accounts throughout New Jersey and Delaware in the victim's name. As a consequence, the victim's credit was destroyed and she was unable to obtain an apartment, employment, automobile insurance or cell phone service. Cantie is now a fugitive from justice.



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***State v.
Russell Daniel, Andrea
Richardson, Elnora Townsend,
Martha Brown, et al.***

In the summer of 2002, the Salem County Prosecutor's Office and the Carney's Point Police Department conducted a joint investigation resulting in the charging of eleven individuals in conjunction with alleged schemes to produce, sell or possess fraudulent or fictitious insurance identification cards. As a result, Andrea Richardson was sentenced to 23 days in county jail and two years probation; and Russell Daniel pled guilty and is awaiting sentencing. Two other individuals, Elnora Townsend and Martha Brown, were admitted into PTI. Two others, Mary Daniel and Dawud Rakeem, have been scheduled for status conferences.

Somerset County Prosecutor's Office

***State v.
Richard Chang***

In September of 2003, Richard Chang, a collections coordinator in the finance department of the corporate owner of Arbor Glen Retirement Community, was sentenced to serve five years in State prison and to pay \$142,000 in restitution on charges of theft by deception for stealing 40 checks totaling \$206,000 paid by the residents of the community and their insurance companies.

Sussex County Prosecutor's Office

***State v.
Brian Bailey***

On March 28, 2003, Brian Bailey was sentenced to 270 days in the Sussex County Jail, in addition to a two year loss of his New Jersey driver's license for forgery, impersonation and tampering with public records. Bailey stole the identity of a dead man and obtained a fraudulent New Jersey driver's license and commercial insurance from Harleysville Insurance Company. In the short term, Bailey was able to save \$1,500 in premiums by using the fraudulent identity.

***State v.
Julius Accardi***

On May 5, 2003, Julius Accardi pled guilty to theft by deception and was admitted into PTI for filing an inflated burglary claim with Homeowners Insurance Company in the amount of \$2,309. Accardi also provided the insurance carrier with restitution and a letter of apology.

***State v.
Anthony DeFelice***

On June 6, 2003, Anthony DeFelice was indicted for theft by deception and forgery. DeFelice received a check in the amount of \$1,805 from Penn National Insurance Company to make repairs to the vehicle he leased from GMAC but allegedly forged the signature of GMAC and cashed the check instead.

**State v.
Jessica Caiola**

On July 14, 2003, Jessica Caiola was enrolled in PTI on charges of theft by deception, theft of services and issuing a bad check. Caiola allegedly contacted her former employer's insurance company and added her personal vehicle to the fleet insurance policy. She agreed to pay restitution and serve 120 hours of community service.

**State v.
Maynor Rosario
and Lynn Rosario**

On September 23, 2003, Maynor Rosario pled guilty to conspiracy and theft by deception for the reported theft of his wife's 2000 Jeep Cherokee from the Rockaway Mall. He and his wife allegedly conspired with two other individuals to cover up the insurance fraud. His wife, Lynn Rosario, was enrolled in PTI on the charges and both agreed to make restitution in the amount of \$948 to New Jersey Manufacturers Insurance Company, which had repaired the vehicle and placed it in its fleet of vehicles.

**Union County
Prosecutor's Office**

**State v.
Cheri Jolley**

On October 2, 2003, a search warrant was executed at United Risk Management Insurance Agency in Elizabeth, and its office manager, Cheri Jolley, was charged with theft by failure to make required disposition of property received. Jolley allegedly took over \$45,000 from at least eight different businesses seeking insurance coverage for their fleet vehicles, provided them with temporary insurance cards, but failed to ever place the coverage with an insurance carrier.

**State v.
David and Wayne Pohida**

On October 21, 2003, David and Wayne Pohida were each charged with 17 counts of showing or displaying a simulated motor vehicle insurance identification card. The Pohidas allegedly presented the cards to the Linden City Clerk as proof of insurance for 17 taxi cabs owned by Tri-County Transportation t/a Linden Yellow Cab, which had previously been impounded by police because they had no insurance coverage.

**State v.
Roy Marroquin
and Manuel Ramirez**

On September 19, 2003, Roy Marroquin of Plainfield was sentenced to 180 days in the Union County Jail on charges of second degree arson for participating in the burning of an employee's 2002 Ford Mustang. Marroquin was also placed on three years probation and ordered to pay his pro-rata share of \$13,350 in restitution to State Farm Insurance Company. Co-defendant and owner of the car, Manuel Ramirez, did not appear at sentencing and a bench warrant was issued for his arrest.